

5 Housing Inventory, Availability, and Needs

This chapter addresses the inventory and availability of various housing related units, including owner-occupied, renter-occupied, special needs housing, and vacant land. The table below shows vacancy rates in the City of Prairie du Chien compared to Wisconsin in general and other like-size communities. The City of Prairie du Chien ranks in the top 5% of Wisconsin communities for homeowner vacancy, about average for rental vacancy, and in the top third of overall vacancy.

| Indicator | Wisconsin | Richland Center, WI | Waupaca, WI | Prairie du Chien, WI |
|--|-----------|---------------------|-------------|----------------------|
| | 2000 | 2000 | 2000 | 2000 |
|  Rental vacancy rate | 5.8% | 5.1% | 9.4% | 6.7% |
|  Homeowner vacancy rate | 1.4% | 2.5% | 1.5% | 4.5% |
|  Vacancy rate | 10.2% | 6.7% | 7.0% | 7.4% |

Source: DataPlace, 2000 Census

Figure 5.a Vacancy Rates

5.1 Owner Occupied Housing Units

According to the 2000 Census, the City of Prairie du Chien has 2387 occupied housing units. The State of Wisconsin Demographic Services Center

| | Prairie du Chien | Bridgeport | PdC town | McGregor | Marquette |
|-----------------|------------------|------------|----------|----------|-----------|
| Total: | 2,387 | 352 | 422 | 386 | 187 |
| Owner occupied: | 1,608 | 322 | 347 | 239 | 143 |
| 1, detached | 1,455 | 252 | 188 | 206 | 127 |
| 1, attached | 6 | 3 | 0 | 4 | 0 |
| 2 | 24 | 0 | 0 | 19 | 3 |
| 3 or 4 | 13 | 2 | 0 | 2 | 0 |
| 5 or more | 0 | 0 | 0 | 0 | 0 |
| Mobile home | 110 | 65 | 159 | 8 | 13 |

Source: U.S. Census Bureau

Figure 5.b Owner-occupied Housing Units: 2000

projects that the number of housing units in the City of Prairie du Chien will grow to 2503 by the year 2010, a 5% increase.

Figure 5.b shows the total occupied housing units in the City compared with adjacent municipalities. Of the total number of units, 1608 (67%) are owner-occupied. The vast majority of these are single-family detached units, while the remainder is duplex, multiplex, or mobile homes.

The 2000 census reported 192 vacant units, broken down according to the chart in Figure 5.c, with 76 units available for sale. According to DataPlace, the 4.5% vacancy rate for owner-occupied units ranks high – in

Vacant Housing Units

| | Total Vacant |
|---|--------------|
| Total: | 192 |
| For rent | 56 |
| For sale only | 76 |
| Rented or sold, not occupied | 27 |
| For seasonal, recreational, or occasional use | 20 |
| Other vacant | 13 |

Source: US Census Bureau

Figure 5.c Vacant Housing Units: 2000

the top 5% of all reporting municipalities in Wisconsin – an issue that will require further study. The Prairie du Chien Comprehensive plan established a vacancy rate goal of 1% to 3% for owner-occupied units.

In the fall of 2008, CDA conducted a survey of houses available for purchase on the market (Figure 5.d) using the Wisconsin Listing Network.

| | 2 Bedroom | 3 Bedroom | 4+ Bedroom | All |
|----------------------|-----------|-----------|------------|-----------|
| Number on Market | 11 | 28 | 17 | 56 |
| Average Asking Price | \$90,564 | \$115,825 | \$140,341 | \$118,305 |
| Median Asking Price | \$89,900 | \$96,450 | \$139,000 | \$114,500 |
| Average Square Feet | 1,153 | 1,568 | 2,013 | 1,621 |
| Ave Price/ Sq Ft | \$79 | \$74 | \$70 | \$73 |

Source: WisconsinListingNetwork.com

Figure 5.d Houses on the Market in Prairie du Chien: 2008

At the time of the survey,

56 houses were on the market within the city limits of Prairie du Chien. Of that total, 28 were three-bedroom houses ranging in asking price from \$50,000 to \$225,000, with an average of \$115,825 and a median of \$96,450.

A review of data compiled by the Wisconsin Realtors Association (Figure 5.e) reveals that the median price for home sales in Crawford County in 2008 was \$120,000, 33% below the median of \$178,000 for the entire South Central region of Wisconsin. While lower mortgage costs and sales prices reflect a lower valued housing stock, it also aids in the affordability of housing purchases.

| | | |
|---------------|-----------------------|------------------|
| South Central | Columbia | \$156,700 |
| South Central | Crawford | \$120,000 |
| South Central | Dare | \$218,200 |
| South Central | Dodge | \$131,000 |
| South Central | Grant | \$101,700 |
| South Central | Green | \$133,300 |
| South Central | Iowa | \$133,300 |
| South Central | Jefferson | \$163,300 |
| South Central | Lafayette | \$95,000 |
| South Central | Richland | \$114,500 |
| South Central | Rock | \$121,400 |
| South Central | Sauk | \$150,900 |
| South Central | Regional Total | \$178,000 |

Figure 5.e Median Price for Home Sales: 2008

Source: Wisconsin Realtors Assoc.

Figure 5.f shows us how home market values match up with household incomes capable of supporting mortgages at those values. The analysis assumes that household incomes in the City of Prairie du Chien have grown approximately 17% since the 2000 census, or the same as Crawford County

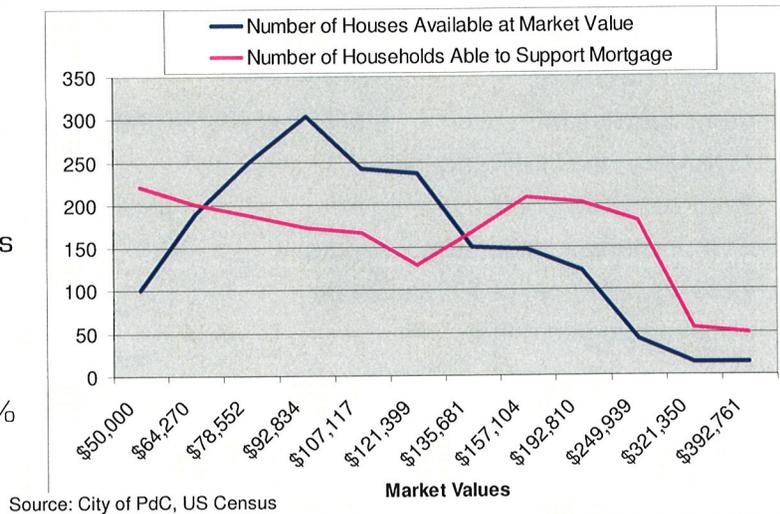


Figure 5.f Home Values Compared with Household Incomes

household incomes; and that 30% of income can be used for housing expense.

The analysis shows there are more houses in the \$65,000 to \$140,000 range than there are household incomes to support them. The downward sloping red line in this range illustrates an undesirable concentration of household incomes at the lower end. Ideally, higher household incomes would cause this line to slope upward.

In the \$140,000 and above range, the household income increases briefly, but there are *less* homes than household incomes for this range. This demand for high-end homes may be partially met by availability outside the City of Prairie du Chien. In the analysis of houses available in the Prairie du Chien market referenced in Figure 5.d, 14 of 22 houses listed at \$175,000 and above were outside the City of Prairie du Chien, while 9 of 11 listed above \$200,000 were outside the City limits.

5.2 Renter Occupied Housing Units

Figure 5.g shows the total number of renter-occupied housing units in the City of Prairie du Chien compared with adjacent municipalities. The 2000 Census data establishes 779 renter-occupied households in the City, which represents 33% of the 2387 total occupied housing units. 264 are single-family homes, while 505 are multiplex units.

Referencing the 2000 census data in Figure 5.c in the previous section, 56 units were available for rent at that time. The 6.7% renter vacancy ranks average – 275 out of 630 reporting municipalities for Wisconsin in DataPlace.

The Prairie du Chien

Comprehensive plan established a vacancy rate goal of 4% to 6% for renter-occupied units.

A survey was conducted of forty Prairie du Chien landlords to determine the availability, inventory, and condition of existing rental units. Twenty-nine

| | Prairie du Chien | Bridgeport | PdC town | McGregor | Marquette |
|------------------|------------------|------------|----------|----------|-----------|
| Total: | 2,387 | 352 | 422 | 386 | 187 |
| Renter occupied: | 779 | 30 | 75 | 147 | 44 |
| 1, detached | 245 | 18 | 23 | 40 | 20 |
| 1, attached | 19 | 0 | 0 | 6 | 0 |
| 2 | 132 | 2 | 8 | 28 | 2 |
| 3 or 4 | 31 | 0 | 0 | 14 | 4 |
| 5 to 9 | 116 | 0 | 0 | 14 | 10 |
| 10 to 19 | 90 | 0 | 0 | 41 | 4 |
| 20 to 49 | 105 | 0 | 0 | 2 | 0 |
| 50 or more | 31 | 0 | 0 | 0 | 0 |
| Mobile home | 10 | 10 | 44 | 2 | 4 |

Source: US Census Bureau
Figure 5.g Renter-occupied Housing Units: Census 2000

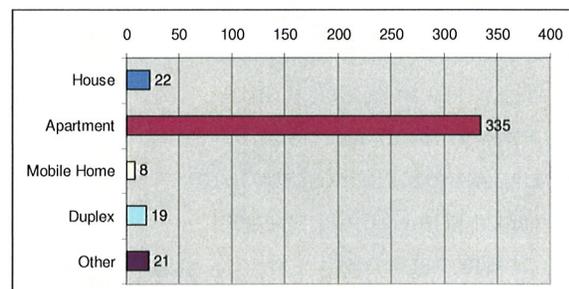


Figure 5.h City Rental Units: Surveyed

owners responded representing a rental stock of 421 units within the City of Prairie du Chien (Figure 5.h), which accounts for 54% of the rental stock reported by the 2000 census. It includes 22 houses, 335 apartments, 8 mobile homes, 19 duplexes, 16 assisted living units, and 5 condos. Of those 421 units, 23 were available for rent at the time of the survey, representing a 5.5% vacancy rate, compared with 6.7% in the 2000 census.

The survey revealed a wide array of rates, ranging from \$300 for a one-bedroom apartment to \$875 for a two-bedroom condominium, with the median being \$429. Turnover rates ranged from six to eighteen months for some apartments; and three to fifteen years for high-end apartments, condos, and special needs facilities. Six of the surveyed facilities can accommodate elderly needs, representing 149 apartments or 45% of the apartment inventory. Ten facilities listed handicap accessible accommodations, representing a stock of 222 apartments, including 118 of the elderly apartments just mentioned. The age of the rental stock ranged from 5 years to 68 years, although the condition (self-reported) of the units was reported consistently as good; some citing recent updates.

With respect to what renters were looking for in the market, landlords cited the desire for off-street parking and additional storage space, which coincides with the findings from our survey of renters. Young families were looking for fenced in yards for children and pets; although landlords were unanimous in not allowing pets, and young families typically cannot afford rental houses. Landlords also cited the need for more low-income rentals, as well as middle-income rentals with storage for retirees and elderly clients moving from their houses.

5.3 Special Needs Units

Special needs populations vary depending on physical, mental, and functional needs, but can be categorized into the "long-term care housing continuum," as summarized in the following descriptions from the Wisconsin Association of Homes and Services for the Aging:

- Independent Living – covers a broad range of housing options for older persons who are functionally and socially independent most of the time.
- Congregate Living – provides a living arrangement which integrates shelter and services for those older persons who are frail, chronically ill, or socially isolated but who do not need 24 hour supervision.
- Assisted Living – provides a living arrangement which integrates shelter and services for frail older persons who are functionally and/ or socially impaired and need 24 hour supervision.

- Nursing Home – provides a living arrangement which integrates shelter with medical, nursing, psychological, and rehabilitation services for persons who require 24 hour supervision.

As discussed in section 2.2, the population of older citizens in Crawford County will grow significantly over the next 20 years, “increasing the 60 and older base from one-fifth of Crawford residents in 2005 to one-third by 2030.” To prepare for a population demographic shift of this magnitude will require a planning process that integrates housing development with all aspects of community life.

We learned in section 3.5 that there is reluctance by elderly residents to give up their life-long home, either because of the deep roots they feel for their home, or the unwillingness to acknowledge declining health. For these hesitant seniors, it is important to have available transitional housing that feels less like a dormitory and more like home, including ground floor accessibility, access to yard space and common areas, and sufficient room to entertain family. At present, there are not many attractive options that fit this description.

In addition to housing needs – including independent living, assisted living, and transitional homes along the housing continuum – an aging population presents challenges to a community’s infrastructure and support services. Access to goods, services, health care, education, and employment must all include the perspective of the population in the 55 and older age group. In turn, the “access” of these goods and services requires examination of a community’s transportation system, including streets, pedestrian/ bicycle pathways, and all forms of public transportation.

A study by Illinois State University entitled, “Coming of Age in Rural Illinois: Developing Elder-Friendly Communities,” argues that an aging population should be viewed as a growing resource rather than an economic burden. “People between the ages of 55 and 74 have the largest amount of discretionary income of any age group,” the report points out. Many are healthy and active with considerable business knowledge or life experience to share with civic organizations already in need of more volunteers. An aging population, if properly recruited and provided for, can add to a community’s tax base, volunteer base, work force, and wealth of knowledge.

To change the perception of a population’s impact from that of a burden to an asset requires a change in attitude, from “elder-tolerant” to “elder-friendly.” The Illinois State University report defines elder-friendly as a community that “maximizes benefits to older adults and their families by its ease, convenience, helpfulness, and support.” Examples cited include: “large print directional signs; wide, unobstructed store aisles;

longer walk signals at intersections; home delivery of groceries and prescription drugs; and volunteer opportunities.” This in turn requires community education and proper channels of communication that integrate senior input into the planning process.

In addition to housing for the aging population, a need also exists for the developmentally disabled. The 2000 Census shows that 17.5% of the total population in the City of Prairie du Chien has some form of disability, including 7.3% of the 5 to 15 year-old population, 15.5% of the 16 to 64 age group, and 33.4% of the 65 and older group. Within the “long-term care housing continuum” discussed above, the developmentally disabled have needs that might fall along the following gradient: independent; independent with needs (met by agencies such as Homeward Bound); supported apartments (supported by live-in staff); group homes (such as provided by Lori Knapp, Inc); and institutions such as nursing homes.

The implementation of “Family Care” by the State of Wisconsin is changing the way developmentally disabled residents are distributed along this gradient. Family Care puts more emphasis on better outcomes for residents by placing them in the “least restrictive” environment. With more developmentally disabled being placed in the general population, agencies such as Homeward Bound provide critically needed support that offers this least restrictive environment in the home. Homeward Bound provides home maintenance services such as housekeeping, laundry, meal preparation, shopping, and companionship; and also more extensive services, such as extended care, respite care, and skilled nursing.

The movement toward a less restrictive environment has also created a need for new facilities such as “supported apartments,” which ideally would be a six-plex apartment with one unit reserved for support staff. These apartment complexes would provide a secure environment where the developmentally disabled can get help with non-critical living skills and feature a common area where residents could gather for social functions. At present, Human Services has need for approximately 25 units that fit the “supported apartment” description.

Within the categories discussed above, we can then inventory the housing available to this population with the following chart, Figure 5.i.

| Special Needs Housing - Inventory of Units | | | | | | |
|--|--------------------|-------------------|-----------------|--------------|----------------------------|---|
| Facility | Independent Living | Congregate Living | Assisted Living | Nursing Home | Private Pay/ Subsidized | Criteria |
| Prairie Maison | | | | 68 | | closing in 2009 |
| Senior Village Project | 34 | | | | | future expansion |
| Senior Village Project | | 24 | | | P | older, frail, chronically ill, socially isolated, not 24 hrs |
| Senior Village Project | | | 6 | | P | older, functionally or socially impaired, 24 hour supervision |
| Senior Village Project | | | | 64 | S | medical, nursing, psychological, rehab, 24 hr supervision |
| LaBatisse | 24 | | | | P | age 62, handicapped or disabled, low/ moderate income |
| Blackhawk Apartments | 38 | | | | S | 28 elderly, 10 disability |
| Rivercrest Village-Elderly | 52 | | | | S | age 62, disabled |
| Terrace Garden | 12 | | | | P | age 55, \$23,000 income limit |
| Liberty Place Apartments | 10 | | | | S | disabled |
| Walter Schmidt Senior Living | | | 16 | | P | frail or elderly |
| Lori Knapp Companies - CBRF's | | | 14 | | | Community Based Residential Facility |
| Lori Knapp Companies - ADH | | | 31 | | | Adult Family Home |
| Totals | 170 | 24 | 67 | 132 | | |

Source: Crawford County Comprehensive Plan and Interviews

Figure 5.i Special Needs Housing Inventory in Prairie du Chien Area

5.4 Vacant Land

The general assumption that there is not much land available for development in the City of Prairie du Chien is overstated. Figure 5.j lists a number of larger vacant parcels within municipal limits that qualify as prime building sites, subject to owner interest. Assuming a relatively light gross density of three units per acre, these 100 acres could accommodate an additional 300 housing units, or possibly more by altering densities and types of housing. In addition to vacant land, the approximately 150 vacant lots listed in the City's assessment database could easily push this number to over 450 units.

| Vacant Land Area | Acres |
|------------------|------------|
| Northeast | 29 |
| Mooney Street | 5 |
| Wells Street | 5 |
| LaPointe Street | 12 |
| Fremont Street | 20 |
| Brunson Street | 5 |
| Lessard Street | 25 |
| Total | 101 |

Source: Prairie du Chien Planning Office

Figure 5.j Vacant Land in City

5.5 General Housing Stock Needs

According to the Department of Administration Demographic Services, the number of households (owner-occupied and renter-occupied) is projected to be 2503 by the year 2010 and will grow by an estimated 173 units by 2025. Assuming that the percentage of owner-occupied households stays around 67%, this means 116 new owner-occupied units and 57 new renter-occupied units are required to meet projections (Figure 5.k).

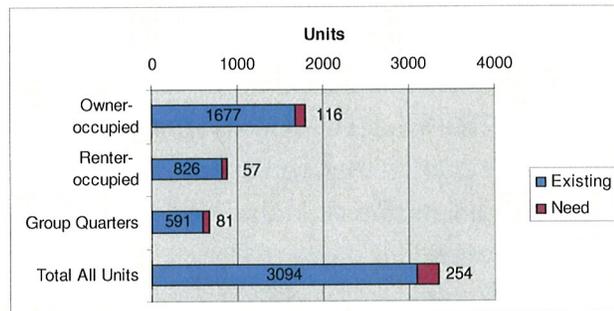


Figure 5.k General Housing Needs by Year 2025

The recent implementation of Family Care by the State of Wisconsin makes it difficult to project the long-term institutional needs of the developmentally and physically disabled, since the general movement for this population is toward community based facilities rather than institutions. The institutional needs of the elderly are more defined. In chapter 2.2 we learned that the age 65 and over group will increase by approximately 50% between 2010 and 2025, or 585 persons in a 15-year period. Most of these new seniors will remain in existing households or be absorbed into new housing units, but some – approximately 14% or 81 individuals – will require group quarters such as assisted living or nursing homes (Figure 5.k).

5.6 Summary

Additional factors discussed in this chapter affecting the development market:

- The vacancy rate for owner-occupied units ranks very high – 4.5% compared to a goal of 1% to 3% established by the Prairie du Chien Comprehensive Plan.
- A contributing factor of the high vacancy rate for owner-occupied units may be the median year of construction, which for single-family homes in Prairie du Chien in the 2000 census was 1962, compared with 1965 for the state (from Chapter 4.4). This full reason for this high rate will require further study.
- The vacancy rate for renter-occupied housing ranks as average.
- The median price for home sales in Crawford County in 2008 was \$120,000, 33% below the median of \$178,000 for the entire South Central region.
- There is more housing stock in the \$140,000 and below range than household incomes that can support them (although realtors suggest that there are not many \$80,000 to \$135,000 homes on the market *that satisfy buyer expectations with regards to location, appearance, and size*).
- There is less housing stock in the \$140,000 and above range than household incomes that can support them (although realtors suggest that high-end properties sit in the market for a long time. Many of these high-end homes lie outside the City of Prairie du Chien).
- Young-family renters are looking for first-floor units with yards to accommodate children and pets.
- The segment of 60 and older citizens will grow to one-third of the population in the next 20 years. To prepare for a population demographic shift of this magnitude will require planning that integrates all aspects of community life.
- Elderly persons transitioning from life-long homes desire independent living accommodations – first-floor condominiums or rental units that meet accessibility requirements, include outdoor yards and common space, and have sufficient space to feel more like “home.”
- An Illinois State University study argues that an aging population should be viewed as a growing resource rather than an economic burden, and communities need to transition from elder-tolerant to elder-friendly.
- The 2000 census reports that 17.5% of the total population of the City of Prairie du Chien has some form of disability.
- There is a demand for more “assisted apartments” for the developmentally disabled population, for example six-plex units with five one-bedroom apartments, common area, and one apartment reserved for support staff.

- The implementation of Family Care by the State of Wisconsin is changing the way the developmentally disabled are distributed throughout the housing continuum.
- The combination of undeveloped vacant land and developed lots within the City of Prairie du Chien could accommodate an additional 450 housing units.
- Based on population projections and housing unit estimates, we can approximate the general housing stock needs for the City of Prairie du Chien over the next 15 years.

